What is claimed is:

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- 1. A mounted circuit substrate having at least one conductive layer, wherein side faces of a component mounting pad formed on a surface of said substrate, and including at least a columnar pattern made of a metal highly resistant to erosion by solder, are completely covered with an organic insulating layer.
- 2. The mounted circuit substrate as claimed in claim 1, wherein a portion forming said component mounting pad and lying below said columnar pattern is made larger in diameter than the columnar pattern.
- 3. The mounted circuit substrate as claimed in claim 1, wherein an Au layer is formed to cover an exposed top surface of said columnar pattern.
- 4. The mounted circuit substrate as claimed in claim 3, wherein said Au layer is formed as an Au plated layer.
- 5. The mounted circuit substrate as claimed in claim 3, wherein said Au layer is formed as an Au layer deposited by sputtering.
- 6. The mounted circuit substrate as claimed in claim 3, further comprising a plated layer made of a metal highly resistant to erosion by solder which is formed between said Au layer and the top surface of said columnar pattern.
- 7. The mounted circuit substrate as claimed in claim 1, wherein the metal highly resistant to erosion by solder is Ni or Pt.
- 8. The mounted circuit substrate as claimed in claim 1, wherein a portion forming said component mounting pad and lying below said columnar pattern includes at least a Cu base layer.
  - 9. The mounted circuit substrate as claimed in claim 1, wherein said organic insulating layer is formed from a polyimide resin.
  - 10. The mounted circuit substrate as claimed in claim 1, wherein all top surfaces of said columnar

patterns lie in the same plane.

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- 11. A method for fabricating a mounted circuit substrate, wherein after a component mounting pad including at least a columnar pattern made of a metal highly resistant to erosion by solder is formed on a thin-film multilayer substrate having at least one conductive layer, an organic insulating layer is formed in such a manner as to cover said component mounting pad, and then said organic insulating layer is removed over entire surface thereof so as to provide a planarized surface until a top of said columnar pattern is exposed.
- 12. The method for fabricating the mounted circuit substrate as claimed in claim 11, wherein after forming said columnar pattern, the portion forming said component mounting pad and lying below said columnar pattern is etched so as to have a larger diameter than a diameter of said columnar pattern, thereby forming said component mounting pad.
- 13. The method for fabricating the mounted circuit substrate as claimed in claim 11, wherein the step of removing said organic insulating layer over the entire surface thereof is performed using a method called Chemical Mechanical Polishing method.
- 14. The method for fabricating the mounted circuit substrate as claimed in claim 11, wherein an Au layer is formed by electroless plating on the exposed top surface of said columnar pattern.
- 15. The method for fabricating the mounted circuit substrate as claimed in claim 11, wherein an Au layer is formed by sputtering on the exposed top surface of said columnar pattern.
- 16. The method for fabricating the mounted circuit substrate as claimed in claim 11, wherein after a plated layer made of the metal highly resistant to erosion by solder is formed by electroless plating, an Au layer is formed either by electroless plating or by sputtering on the exposed top surface of said columnar pattern.

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- 17. The method for fabricating the mounted circuit substrate as claimed in claim 11, wherein the metal highly resistant to erosion by solder is Ni or Pt.
- 18. The method for fabricating the mounted circuit substrate as claimed in claim 12, wherein the portion forming said component mounting pad and lying below said columnar pattern includes at least a Cu base layer.
- 19. The method for fabricating the mounted circuit substrate as claimed in claim 12, wherein said organic insulating layer is formed from a polyimide resin.
- 20. The method for fabricating the mounted circuit substrate as claimed in claim 12, wherein prior to the formation of said organic insulating layer, at least a coupling agent is applied to the side faces of said columnar pattern.